

## No. 8: Cheque Clearing Data

(Number in Lakh and Amount in Rs. crore)

Month/Year	Total		Total MICR* Centres		Total Non-MICR** Centres		Total of RBI Centres		RBI Centres***					
									Ahmedabad		Bangalore		Bhopal	
1	2=(3+4)		3=(5+22)		4		5		6		7		8	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
2001-02	9,015.0	1,25,75,254	5,377.0	1,09,47,391	3,638.0	16,27,863	5,377.0	1,09,47,391	414.0	2,07,524	445.0	2,69,346	-	-
2002-03	10,139.0	1,34,24,313	5,980.0	1,09,78,762	4,159.0	24,45,551	5,980.0	1,09,78,762	434.0	2,25,060	485.0	3,07,577	-	-
2003-04	10,228.0	1,15,95,960	6,241.0	91,78,751	3,987.0	24,17,209	6,241.0	91,78,751	473.0	2,80,649	547.0	3,75,885	-	-
2004-05	11,668.5	1,04,58,895	9,414.6	93,56,252	2,253.9	11,02,643	7,384.8	84,93,321	525.5	3,52,697	601.6	4,77,810	59.3	47,188
2005-06	12,867.6	1,13,29,134	10,318.4	94,74,371	2,549.2	18,54,763	7,942.4	81,94,977	603.7	4,06,599	656.1	4,98,344	71.9	32,181
2006-07 (P)	13,672.8	1,20,42,426	11,441.0	1,04,35,436	2,231.8	16,06,990	8,309.9	85,99,494	594.4	4,29,956	702.5	5,58,676	71.7	52,225
<b>2006-07 (P)</b>														
April	1,084.1	9,52,862	895.7	8,38,068	188.4	1,14,795	657.5	7,03,540	48.5	34,358	53.3	43,128	5.6	3,647
May	1,141.6	9,93,452	946.7	8,77,955	194.8	1,15,497	689.8	7,23,599	50.3	34,803	60.6	39,886	6.0	4,030
June	1,074.5	9,35,456	892.1	8,16,855	182.4	1,18,600	654.0	6,80,617	44.8	31,406	57.6	44,615	5.4	4,219
July	1,094.9	8,75,609	922.3	7,67,976	172.6	1,07,633	669.9	6,24,621	47.0	30,032	56.2	44,029	6.0	3,526
August	1,150.5	9,37,757	966.7	8,21,927	183.9	1,15,830	701.4	6,60,121	45.3	29,450	61.1	44,878	6.1	3,802
September	1,108.9	10,03,643	934.0	8,91,105	174.9	1,12,538	664.8	7,47,284	46.6	34,782	57.0	48,512	6.2	3,455
October	1,104.8	9,20,602	930.5	8,10,084	174.3	1,10,518	680.9	6,60,849	48.8	34,792	56.1	45,459	6.1	4,018
November	1,156.2	9,75,051	974.7	8,58,613	181.5	1,16,438	703.6	7,03,614	49.6	32,676	60.0	45,530	6.4	4,208
December	1,136.7	10,06,191	956.8	8,98,722	179.9	1,07,469	696.1	7,48,085	51.2	37,865	59.5	53,311	4.8	4,484
January	1,144.0	11,51,567	955.3	8,61,831	188.7	2,89,736	695.9	7,06,834	49.3	38,373	57.1	46,414	5.9	4,778
February	1,152.0	10,09,236	974.2	8,78,284	177.8	1,30,953	705.1	7,18,902	53.0	39,079	58.7	43,611	6.1	4,351
March	1,324.7	12,80,999	1,091.9	11,14,016	232.8	1,66,983	790.8	9,21,429	60.0	52,339	65.4	59,302	7.0	7,707
<b>2007-08 (P)</b>														
April	1,169.0	10,20,649	982.6	8,58,100	186.4	1,62,548	711.0	6,94,136	48.2	37,978	60.0	52,523	6.2	4,797
May	1,178.9	11,12,304	990.5	8,71,553	188.4	2,40,751	705.8	7,08,984	50.3	36,213	62.3	56,278	6.0	4,835
June	1,140.3	10,20,164	951.9	8,87,892	188.4	1,32,273	687.2	7,30,703	51.1	38,573	61.4	48,857	5.8	4,513
July	1,225.6	10,33,767	1,028.1	9,17,884	197.6	1,15,883	752.0	7,65,060	56.8	39,464	61.9	52,540	6.7	3,844
August	1,215.2	9,95,282	1,020.9	8,75,538	194.3	1,19,744	730.4	7,16,283	52.5	36,681	62.7	49,593	6.8	4,327
September	1,106.2	9,82,442	913.8	8,69,312	192.4	1,13,130	657.2	7,18,008	48.1	36,914	53.5	48,358	6.1	4,208
October	1,309.6	11,18,385	1,099.3	9,92,997	210.3	1,25,388	785.8	8,17,338	59.5	42,892	61.2	50,863	7.1	4,865
November	1,180.5	11,98,038	979.7	9,78,282	200.8	2,19,755	701.5	8,09,893	52.6	44,910	60.0	47,361	6.3	5,330
December	1,243.0	11,49,430	1,044.8	10,07,811	198.1	1,41,620	737.2	8,16,612	55.3	44,080	60.5	54,352	5.7	5,094
January	1,313.6	10,22,177	1,101.1	11,63,870	212.5	1,53,831	793.3	9,48,564	62.4	51,572	64.5	54,470	6.8	2,231
<b>Total (upto January, 08)</b>	<b>12081.9</b>	<b>1,09,48,162</b>	<b>10112.6</b>	<b>94,23,239</b>	<b>1,969.3</b>	<b>15,24,922</b>	<b>7,261.2</b>	<b>77,25,582</b>	<b>536.7</b>	<b>4,09,276</b>	<b>608.1</b>	<b>5,15,196</b>	<b>63.4</b>	<b>44,043</b>

\* : MICR - Magnetic Ink Character Recognition - automated CPC (Cheque Processing Centres)

\*\* : Non MICR - Clearing done at the clearing houses where MICR Cheque Processing Centres have not been set up. The processing is done either using Magnetic Media Based Clearing System (MMBCS) or is done manually.

\*\*\*: RBI Centres (MICR) refers to all centres where RBI is the manager of Clearing House.

**Notes** : 1. Non MICR Data pertains to the Clearing Houses managed by 10 banks namely SBI (Patna, Delhi, Lucknow, Mumbai, Ahmedabad, Bhopal, Kolkata, Chennai, Guwahati, Chandigarh, Kerala, Hyderabad, Bangalore & Bhubaneswar), SBI, SB Indore, PNB, SBI, SBI, SBI, SBI, SBI and United Bank of India.

2. The other MICR Centres includes 43 centres managed by 13 PSBs namely Andhra Bank, Bank of Baroda, Bank of India, Canara Bank, Central Bank of India Corporation Bank, Oriental Bank of Commerce, Punjab National Bank, State Bank of India, State Bank of Indore, State Bank of Travancore, State Bank of Hyderabad and Union Bank of India. The list of other MICR centres (apart from RBI) is given in the Notes on Table 8.

No. 8: Cheque Clearing Data (Contd.)

(Number in Lakh and Amount in Rs. crore)

Month/ Year	RBI Centres***													
	Bhubaneswar		Chandigarh		Chennai		Guwahati		Hyderabad		Jaipur		Kanpur	
1	9		10		11		12		13		14		15	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
2001-02	27.0	21,625	–	–	522.0	5,00,872	30.0	19,592	305.0	1,82,764	123.0	54,432	67.0	32,369
2002-03	33.0	26,349	–	–	557.0	5,52,913	34.0	22,436	337.0	2,15,035	130.0	58,202	73.0	34,532
2003-04	37.0	37,136	–	–	602.0	6,12,158	37.0	27,840	369.0	2,75,503	148.0	70,122	78.0	41,397
2004-05	41.8	47,253	112.8	1,11,092	735.1	7,59,883	42.4	32,714	390.2	3,01,679	168.0	89,087	87.1	47,226
2005-06	48.6	53,650	123.8	1,27,038	813.2	6,55,278	48.2	39,660	416.8	3,63,317	187.4	1,13,453	92.7	55,329
2006-07 (P)	56.2	64,834	140.7	1,98,205	803.5	6,92,202	55.1	49,101	438.9	3,95,911	197.8	1,37,785	96.9	64,396
<b>2006-07 (P)</b>														
April	3.9	3,927	10.2	14,269	64.6	54,057	3.9	3,823	36.9	33,184	15.6	10,352	8.2	5,123
May	4.6	5,175	11.2	14,067	67.8	54,209	4.6	3,939	32.8	32,046	16.7	10,801	8.3	5,426
June	4.1	4,307	10.1	10,829	66.1	54,931	4.3	3,808	35.3	32,498	16.0	11,540	7.5	5,124
July	4.5	5,382	10.4	14,701	68.7	51,961	4.2	3,272	34.8	30,934	15.2	10,779	7.7	4,796
August	4.8	5,338	17.0	11,607	68.6	55,833	4.7	4,039	36.2	31,079	16.1	10,148	8.2	5,235
September	4.6	5,238	11.4	46,787	66.8	56,680	4.5	3,739	34.7	31,851	15.8	10,595	7.8	5,159
October	4.6	5,263	11.5	15,081	65.5	56,829	4.3	3,671	35.1	29,738	16.1	11,498	7.0	4,557
November	5.2	5,295	12.4	14,472	57.1	56,677	5.0	4,528	37.7	33,718	17.1	11,518	9.0	6,087
December	5.0	5,048	11.9	12,714	67.9	57,572	4.8	4,287	39.1	33,876	17.2	12,189	8.3	5,565
January	4.7	6,051	10.9	12,017	64.9	55,270	4.5	4,409	35.4	30,771	16.6	11,948	7.6	5,265
February	4.7	5,683	11.1	12,880	69.1	61,288	4.6	4,025	37.7	31,696	17.0	11,868	8.5	5,424
March	5.6	8,126	12.5	18,781	76.4	76,895	5.7	5,561	43.1	44,520	18.6	14,548	9.0	6,634
<b>2007-08 (P)</b>														
April	4.6	5,831	11.0	14,150	69.8	66,324	4.5	4,579	36.9	35,342	17.0	12,405	8.3	5,508
May	4.9	5,939	11.8	15,227	69.3	59,765	4.8	4,089	35.6	33,432	17.0	12,149	8.6	5,775
June	4.8	5,695	11.4	11,972	68.7	63,265	4.9	4,515	34.8	34,165	16.4	12,873	7.9	6,244
July	5.0	6,288	11.7	13,280	73.3	63,481	4.9	4,258	38.4	37,799	18.4	13,025	8.2	5,548
August	5.4	5,906	11.9	13,575	72.9	63,567	5.0	3,911	37.8	37,093	17.0	11,957	8.3	5,398
September	4.5	6,429	10.9	11,192	65.8	61,811	4.5	4,306	33.6	32,220	17.1	11,709	7.6	4,811
October	5.4	6,434	12.5	14,027	74.9	66,808	5.1	4,638	38.9	37,455	19.2	14,238	8.9	5,991
November	5.0	6,401	11.5	12,886	69.1	65,667	4.9	4,584	38.6	36,183	18.4	14,224	7.8	5,521
December	5.0	6,081	11.8	12,674	70.2	66,549	5.0	4,410	39.1	39,327	18.8	13,940	8.2	5,745
January	5.3	7,943	12.5	14,353	71.8	62,658	5.3	4,815	41.2	42,303	21.5	15,689	9.2	6,575
<b>Total (upto January, 08)</b>	<b>49.7</b>	<b>62,946</b>	<b>116.9</b>	<b>1,33,337</b>	<b>705.7</b>	<b>6,39,896</b>	<b>48.8</b>	<b>44,103</b>	<b>374.7</b>	<b>3,65,318</b>	<b>180.7</b>	<b>1,32,208</b>	<b>83.0</b>	<b>57,116</b>

## No. 8: Cheque Clearing Data (Contd.)

(Number in Lakh and Amount in Rs. crore)

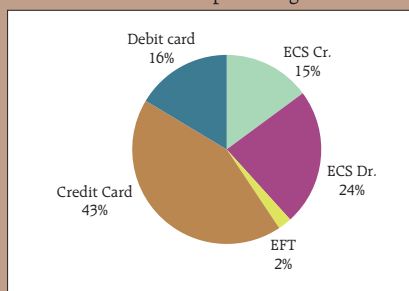
Month/ Year	RBI Centres***											
	Kolkata		Mumbai		Nagpur		New Delhi		Patna		Thiruvananthapuram	
1	16		17		18		19		20		21	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
2001-02	523.0	3,73,131	1,679.0	82,17,816	102.0	41,151	1,079.0	9,90,315	27.0	17,421	34.0	19,032
2002-03	531.0	4,19,164	2,019.0	76,94,748	109.0	46,924	1,164.0	13,19,625	37.0	19,506	37.0	36,691
2003-04	470.0	4,65,308	2,162.0	55,11,293	120.0	56,330	1,107.0	13,54,677	50.0	26,739	41.0	43,714
2004-05	599.9	5,60,660	2,304.1	37,53,670	124.4	63,495	1,479.3	17,73,610	65.0	30,862	48.2	44,396
2005-06	642.4	6,58,640	2,391.9	33,42,829	134.8	75,772	1,597.2	16,97,583	59.2	36,820	54.6	38,484
2006-07 (P)	684.2	6,82,358	2,518.3	33,19,090	145.6	92,547	1,690.9	17,73,548	56.8	47,969	56.2	40,693
<b>2006-07 (P)</b>												
April	50.3	52,003	204.2	2,82,176	11.8	7,721	132.2	1,50,396	3.9	3,684	4.4	1,692
May	58.0	54,915	204.9	3,03,037	12.0	8,238	142.6	1,46,372	4.7	3,402	4.8	3,252
June	53.6	52,312	197.4	2,69,120	11.7	7,629	131.0	1,41,374	4.2	3,764	4.7	3,141
July	54.8	48,533	202.5	2,34,137	11.9	6,837	136.9	1,28,657	4.4	3,871	4.7	3,176
August	58.9	54,668	212.8	2,48,886	11.5	6,756	140.2	1,41,680	4.8	3,538	5.0	3,182
September	53.8	55,803	197.5	2,76,372	11.2	6,484	138.1	1,54,903	4.8	3,858	4.2	3,064
October	54.7	49,874	209.1	2,42,864	12.1	7,299	141.1	1,43,426	4.2	3,447	4.6	3,034
November	59.7	58,186	218.5	2,77,426	12.3	7,397	143.7	1,38,471	5.2	4,012	4.7	3,412
December	56.5	59,901	207.1	2,91,560	12.6	8,157	140.6	1,54,432	5.2	3,930	4.6	3,194
January	55.8	51,880	217.5	2,74,342	11.9	7,698	144.6	1,49,332	4.5	3,989	4.8	4,296
February	59.4	58,149	210.5	2,79,724	12.3	7,705	142.7	1,45,494	5.1	4,324	4.6	3,602
March	68.5	86,134	236.5	3,39,446	14.5	10,626	157.3	1,79,010	5.8	6,151	5.1	5,647
<b>2007-08 (P)</b>												
April	57.8	58,697	221.0	2,29,446	11.3	8,696	145.3	1,46,705	4.8	6,928	4.5	4,228
May	59.9	61,399	208.0	2,61,566	11.9	8,660	146.0	1,34,495	4.7	5,352	4.8	3,811
June	57.5	62,310	203.1	2,80,461	12.0	8,428	137.9	1,40,266	5.0	4,336	4.6	4,230
July	61.0	61,348	231.1	3,06,618	12.7	7,646	152.2	1,41,101	5.2	5,218	4.7	3,601
August	62.2	59,161	219.2	2,74,074	12.8	7,849	146.2	1,34,971	5.4	3,960	4.5	4,260
September	55.0	57,084	194.4	2,84,887	11.3	7,590	135.5	1,38,687	4.9	3,760	4.4	4,043
October	61.6	60,283	248.1	3,32,783	14.1	8,763	159.0	1,57,436	5.4	5,044	4.9	4,818
November	59.3	59,714	206.1	3,50,428	12.5	8,370	140.0	1,38,811	4.9	4,530	4.6	4,974
December	62.8	66,027	225.5	3,29,425	12.6	8,328	146.6	1,50,381	5.4	4,694	4.7	5,505
January	65.3	67,907	242.5	4,17,848	13.8	10,609	160.5	1,76,865	5.8	5,394	4.9	7,333
<b>Total (upto January, 08)</b>	<b>602.4</b>	<b>6,13,929</b>	<b>2,199.1</b>	<b>30,67,536</b>	<b>124.8</b>	<b>84,939</b>	<b>1,469.3</b>	<b>14,59,718</b>	<b>51.3</b>	<b>49,216</b>	<b>46.5</b>	<b>46,804</b>

No. 8: Cheque Clearing Data (Concl'd.)

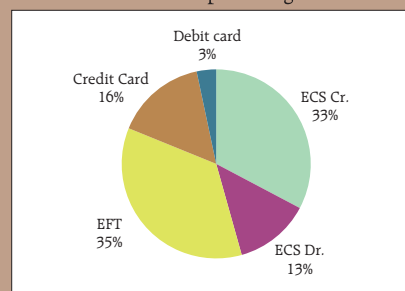
(Number in Lakh and Amount in Rs. crore)

Month/Year	Other MICR Centres	
	Number	Amount
1	22	
2001-02	-	-
2002-03	-	-
2003-04	-	-
2004-05	2,029.8	8,62,931
2005-06	2,375.9	12,79,394
2006-07 (P)	3,131.1	18,35,942
<b>2006-07 (P)</b>		
April	238.2	1,34,527
May	256.9	1,54,357
June	238.2	1,36,239
July	252.4	1,43,355
August	265.3	1,61,806
September	269.2	1,43,821
October	249.6	1,49,234
November	271.1	1,55,000
December	260.7	1,50,637
January	259.5	1,54,997
February	269.1	1,59,382
March	301.1	1,92,587
<b>2007-08 (P)</b>		
April	271.6	1,63,964
May	284.7	1,62,569
June	264.8	1,57,188
July	276.1	1,52,824
August	290.5	1,59,255
September	256.6	1,51,304
October	313.5	1,75,658
November	278.2	1,68,389
December	307.6	1,91,199
January	307.8	2,15,307
<b>Total (upto January, 08)</b>	<b>2,851.4</b>	<b>16,97,658</b>

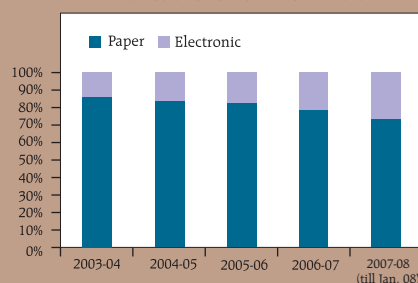
Retail Electronic Transactions  
Volume in percentage



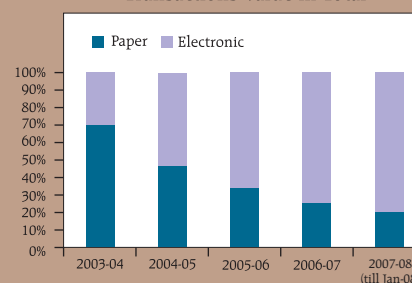
Retail Electronic Transactions  
Value in percentage



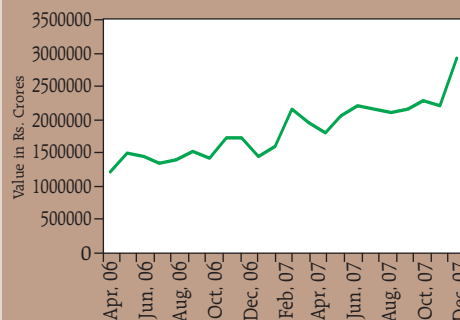
Representation of Electronic  
Transactions Volume in Total



Representation of Electronic  
Transactions Value in Total



Growth in RTGS Value



Growth in RTGS Volume

